

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Ryan W. Montgomery, and	:	Bankruptcy No.: 20-21256-CMB
Amy L. Montgomery,	:	
	:	
Debtor.	:	Chapter 13
	:	
<hr/> Ryan W. Montgomery, and	:	
Amy L. Montgomery,	:	
	:	Document No.:
Movants,	:	
	:	Related to Document No.:
v.	:	
	:	Related to Claim No.: 17
Ronda J Winnecour,	:	
	:	
Chapter 13 Trustee	:	

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: Notice of Mortgage Payment Change filed by The Huntington National Bank at claim number 17.

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

- ☐ Chapter 13 Plan
- ☒ Amended Chapter 13 Plan dated November 23, 2021

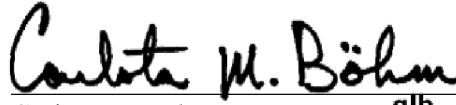
is modified as follows:

- ☒ Debtor(s) Plan payments shall be changed from \$ 3,350.00 to \$3,450.00 per month, effective April 1, 2023.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: This order incorporates and implements all Notice of Payment changes filed to date at claim number 17.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

Dated: March 30, 2023



Carlota M. Böhm **glb**
United States Bankruptcy Judge

FILED
3/30/23 1:36 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

/s/ Brian C. Thompson, Esquire
Brian C. Thompson
PA ID: 91197
Thompson Law Group, P.C.
125 Warrendale-Bayne Road, Suite 200
Warrendale, PA 15086
(724) 799-8404 Telephone
(724) 799-8409 Facsimile
bthompson@thompsonattorney.com

Stipulated by:

/s/James C. Warmbrodt, Esquire
James C. Warmbrodt
PA ID: 42524
Attorney for Chapter 13 Trustee
U.S. Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
jwarmbrodt@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:
Ryan W. Montgomery
Amy L. Montgomery
Debtors

Case No. 20-21256-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 30, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan W. Montgomery, Amy L. Montgomery, 1219 McEwen Avenue, Canonsburg, PA 15317-1989
15229799	Freedom Mortgage Corp, 6800 Southpoint Pkwy, Jacksonville, IN 46037
15229803	+ Standard Bank, 2640 Monroeville, Blvd., Monroeville, PA 15146-2314
15243277	+ Standard Bank PaSB, by assignment of, Sail Mortgage Corp., 2640 Monroeville Boulevard, Monroeville, PA 15146-2314

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 30 2023 23:36:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15229794	+ Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 23:36:44	American Express, PO Box 981537, El Paso, TX 79998-1537
15240828	Email/PDF: bncnotices@becket-lee.com	Mar 30 2023 23:36:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15229796	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2023 23:36:38	CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
15229795	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2023 23:36:47	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15240498	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 30 2023 23:36:36	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15253966	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2023 23:36:49	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15229797	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 30 2023 23:36:38	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15229798	Email/Text: mrdiscen@discover.com	Mar 30 2023 23:34:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15233253	+ Email/Text: dplbk@discover.com	Mar 30 2023 23:34:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15244684	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 30 2023 23:34:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department., 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15229800	+ Email/Text: bankruptcy@huntington.com	Mar 30 2023 23:34:00	Huntington Mortgage Co, 7575 Huntington Park Dr, Columbus, OH 43235-2600
15229801	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2023 23:36:42	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850

District/off: 0315-2

User: auto

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Date Rcvd: Mar 30, 2023

Form ID: pdf900

Total Noticed: 30

15235841	+ Email/Text: RASEBN@raslg.com	Mar 30 2023 23:34:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15253924	Email/PDF: resurgentbknofications@resurgent.com	Mar 30 2023 23:36:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15256981	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2023 23:36:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15229804	Email/PDF: gecsedl@recoverycorp.com	Mar 30 2023 23:36:43	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
15229806	+ Email/PDF: gecsedl@recoverycorp.com	Mar 30 2023 23:36:47	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15229802	+ Email/PDF: SoFiBKNotifications@resurgent.com	Mar 30 2023 23:36:43	SoFi, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7285
15256905	+ Email/PDF: SoFiBKNotifications@resurgent.com	Mar 30 2023 23:36:49	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285
15229805	+ Email/PDF: gecsedl@recoverycorp.com	Mar 30 2023 23:36:47	Syncb/Google, PO Box 965022, Orlando, FL 32896-5022
15230095	+ Email/PDF: gecsedl@recoverycorp.com	Mar 30 2023 23:36:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15255411	+ Email/Text: bankruptcy@huntington.com	Mar 30 2023 23:34:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15246528	^ MEBN	Mar 30 2023 23:28:15	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15232726	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 30 2023 23:36:36	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15229807	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 30 2023 23:36:36	Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr	*+	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Standard Bank PaSB, by assignment of Sail Mortgage, 2640 Monroeville Boulevard, Monroeville, PA 15146-2314
cr	*+	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15256906	*+	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: Mar 30, 2023

Form ID: pdf900

Total Noticed: 30

Date: Apr 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Ryan W. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Amy L. Montgomery bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Ryan G Lemke	on behalf of Creditor Standard Bank PaSB by assignment of Sail Mortgage Corp. rlemke@hrslaw.com, dscott@hrslaw.com
TOTAL: 8	